

1 CLAIMS:

2 1. A computerized method for providing cost savings for utility
3 users, comprising:

4 defining a database in a host computer;

5 storing in the database variable utility rate information from a
6 plurality of utility providers;

7 receiving into the host computer utility consumption information
8 relating to a customer and determining an optimal utility rate from the
9 utility rate information to provide cost savings for the customer;

10 processing the utility consumption information and the optimal
11 utility rate to provide usage-based, computer viewable data which is
12 associated with the consumer's consumption of the utility; and

13 providing the customer with remote access to the computer
14 viewable data, and wherein the customer can view the computer viewable
15 data at a remote location relative to the host computer.

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1 information, and before the step of processing the utility consumption
2 information and the optimal utility rate to provide use-based computer
3 viewable data, the method further comprises:

4 determining a cost savings tolerance parameter for the customer.
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6 5. A computerized method as claimed in claim 4, and further
7 comprising:

8 providing a second party database in a second computer; and

9 storing in the second party database utility rate information which
10 relates to a plurality of utility providers, and which is accumulated by
11 the second party, and wherein the second computer is coupled in data
12 exchanging relation relative to the host computer, and wherein the first
13 party computer cannot gain access to the utility rate information stored
14 in the second party database, and the second party computer cannot gain
15 access to the customer information stored in the first party database.
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17 6. A computerized method as claimed in claim 5, wherein the
18 second party collecting the utility rate information is a utility rate
19 consultant.
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21 7. A computerized method as claimed in claim 5, and further
22 comprising:
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12. A computerized method as claimed in claim 11, wherein the utility consumption information relates to the usage of consumable resources and services.

13. A computerized method as claimed in claim 12, wherein the consumable resources include electricity; gas; oil; telecommunications; transportation; manufacturing, leases and manufacturing and repair services.

14. A computerized method for providing cost savings for utility users, comprising:

accumulating utility consumption history for at least one utility user by a first party;

analyzing the utility consumption history against predetermined tolerance parameters by the first party;

accumulating a plurality of utility rate schedules by a second party;

analyzing the utility consumption history provided by the first party by utilizing the several utility rate schedules provided by the second party;

subscribing the utility user to the utility rate schedule which provides cost savings for the utility user; and

compensating the first and second parties for the cost savings realized by the utility user.

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1 15. A computerized method as claimed in claim 14, wherein the
2 step of accumulating utility consumption history further comprises:

3 providing a first party computer;

4 defining in the first party computer a first database for storing
5 customer business information relating to the previous utility consumption
6 by the customer;

7 processing the previous utility consumption information to provide
8 historical billing data relating to the utilities consumption by the
9 consumer; and

10 assigning an encrypted identifier to protect the customers' identity,
11 and wherein the encrypted identifier thereafter identifies the utility
12 consumption information of the utility user.

13
14 16. A computerized method as claimed in claim 15, wherein
15 after the step of defining the first database in the first party computer,
16 and before the step of assigning an encrypted identifier to the customer's
17 identity, the method further comprises:

18 providing the predetermined tolerance parameters relating to the
19 historical billing data to the first database; and

20 receiving recent utility consumption information relating to the
21 customer and processing the recent utility consumption information
22 against the predetermined tolerance parameters or otherwise establishing
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that utility consumption information is valid to establish a utility consumption history.

17. A computerized method as claimed in claim 16, wherein the step of accumulating a plurality of utility rate schedules by a second party further comprises:

providing a second party computer which is coupled in data exchanging relation relative to the first party computer, and wherein the second party computer cannot gain access to the customer identification in the first database;

defining a second database in the second party computer; and

storing in the second database utility rate schedules which were collected by the second party, and wherein the utility rate schedules are stored in the form of a computer readable template, and wherein the first party cannot gain access to the utility rate schedules which are stored in the second party database.

18. A computerized method as claimed in claim 17, wherein the step of analyzing the recent utility consumption history meeting the predetermined tolerance parameters provided by the first party by utilizing the several utility rate schedules provided by the second party further comprises:

providing a third party computer coupled in data exchanging relation relative to the first and second computers;

defining a third party database in the third party computer;

storing in the third party database the utility consumption information bearing the encrypted identifier and which is supplied by the first party computer, and the utility rate schedules which is in the form of the computer readable template which is supplied by the second party computer;

processing the utility consumption information with the computer readable template to identify potential cost saving utility rates for the utility consumption information which bears the encrypted identifier; and

supplying the potential cost saving utility rates correlated to the utility consumption information bearing the encrypted identifier to the first party host computer database.

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1 19. A computerized method as claimed in claim 18, wherein the
2 step of subscribing the utility user to the utility rate schedule which
3 provides cost savings for the utility user further comprises:

4 determining cost savings tolerance parameters for the utility
5 consumption information bearing the encrypted identifier, and wherein the
6 cost saving tolerance parameters are stored in the first party database;

7 processing the potential cost saving utility rates supplied by the
8 third party database and which meets the cost savings tolerance
9 parameters against the utility consumption information collected by the
10 first party;

11 providing the customer with remote access to the utility rates
12 meeting the cost saving tolerance parameters in a computer readable
13 form; and

14 permitting the customer to select the utility rates which the
15 customer perceives as most advantageous.

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17 20. A computerized method as claimed in claim 19, wherein after
18 the step of permitting the customer to select the utility rates which the
19 customer perceives most advantageous, the method further comprises:

20 implementing the election of the customer with respect to the
21 utility rate which is most advantageous.
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1 21. A computerized method for providing cost savings for utility
2 users, comprising:

3 accumulating utility consumption history into a first database for
4 at least one utility user by a first party, and wherein the first party
5 assigns an encrypted identifier to the identity of the utility user and
6 which relates to the utility consumption history stored in the first
7 database;

8 accumulating a plurality of utility rate schedules by a second party
9 into a second database, and wherein the first party transmits the utility
10 consumption history bearing the encrypted identifier from the first
11 database to the second database;

12 analyzing in the second database the transmitted utility consumption
13 history bearing the encrypted identifier with the utility rate schedules by
14 the second party to determine potential cost savings for the utility user;

15 reporting utility rate schedules which provide potential cost savings
16 for the utility users consumption history which has been analyzed to the
17 first party;

18 reporting to the utility user the utility rate schedules which provide
19 potential cost savings by the first party;

20 selecting utility rate schedules which provide advantageous cost
21 savings by the utility user; and

22 compensating the first and second parties for the cost savings
23 realized by the selection of the advantageous utility rate schedule.

1 22. A computerized method as claimed in claim 21, wherein the
2 step of accumulating utility consumption information further comprises:

3 providing a first party database in a first party computer;

4 storing in the first party database customer information collected
5 by the first party, and which relates to the consumption of utilities by
6 the customer; and

7 processing the utility consumption information to provide historical
8 billing data relating to the consumption of the utilities by the customer;
9 and wherein the step of compensating the first and second parties
10 includes sharing a portion of cost savings realized by the utility user.

11
12 23. A computerized method as claimed in claim 22, wherein after
13 the step of accumulating utility consumption history into a first database,
14 and before the first party assigns an encrypted identifier, the method
15 further comprises:

16 processing the utility consumption history accumulated in the first
17 database to provide predetermined tolerance parameters; and

18 performing an audit of the recent utility consumption information
19 against the predetermined tolerance parameters to determine whether the
20 recent utility consumption information satisfies the predetermined
21 tolerance parameters.

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27. A computerized method for providing cost savings for utility users, comprising:

accumulating utility usage history for at least one utility customer in a first database by a first party, and wherein the first party analyzes the utility usage history and develops predetermined tolerance parameters for the utility usage history;

accumulating a plurality of utility rate schedules in a second database by a second party;

providing an automated clearinghouse by a third party which receives utility usage information meeting the tolerance parameters from the first database, and the utility rate schedules from the second database, and wherein the automated clearing house analyzes the data received from the first and second parties to determine advantageous utility rate schedules which provide cost savings for the utility user and which further inhibits the first and second parties from accessing the other parties data which has been submitted to the automated clearinghouse;

reporting the advantageous rate schedules which provide cost savings, and which have been developed by the automated clearinghouse and the third party to the first party;

reporting the advantageous rate schedules which provide cost savings to the utility user by the first party, and wherein the utility user

or the agent of the utility user selects the rate schedules which provide the desired cost savings; and

sharing the cost savings realized by the utility user by the selection of the advantageous rate schedule between the first, second and third parties, and the utility user.

28. A computerized method as claimed in claim 27, wherein the step of accumulating the utility usage history for at least one utility customer in a first database further comprises:

providing a first party database in a first party computer;

storing in the first party database customer information collected by the first party, and which relates to the consumption of the utilities by the customer; and

processing the utility consumption information to provide historical billing data relating to the consumption of the utilities by the consumer.

29. A computerized method as claimed in claim 28, wherein after the step of developing the predetermined tolerance parameters for the utility consumption history, the method further comprises:

performing an audit of the utility consumption information against the predetermined tolerance parameters to determine whether the utility consumption information satisfies the predetermined tolerance parameters.

1 33. A computerized method for providing cost savings for utility
2 users, comprising:

3 defining a first database in a first computer;

4 storing in the first database customer information collected by a
5 first party and which pertains to a customer, and wherein the customer
6 is a consumer of a utility for which it desires to manage and account;

7 receiving in the first database utility consumption information
8 collected by the first party, the utility consumption information having
9 various portions;

10 performing an audit of the utility consumption information against
11 predetermined tolerance parameters and determining whether the utility
12 consumption information satisfies the predetermined tolerance parameters;

13 defining a second database in a second computer and wherein the
14 second computer is coupled in data exchanging relation relative to the
15 first computer;

16 receiving into the second database from a second party utility rate
17 information which relates to a plurality of utility providers;

18 receiving into the second computer selected portions of the utility
19 consumption information relating to the customer and which satisfies the
20 predetermined tolerance parameters, and processing the received utility
21 consumption information to determine a utility rate which provides
22 potential cost savings to the customer based upon the selected portions
23 of utility consumption information, and wherein the second computer

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1 cannot gain direct access to all the customer information stored in the
2 first database, and the first computer cannot gain access to the utility
3 rate information stored in the second database;

4 receiving into the first computer the utility rates which provide the
5 customer with potential cost savings, and processing the utility
6 consumption information and the utility rate to provide usage-based,
7 computer viewable data which is associated with the consumers
8 consumption of the utility;

9 providing the customer with computer access to the first computer
10 to view the computer viewable data at a location which is remote to the
11 first computer, and wherein the customer views the computer viewable
12 data related to the consumption of the utility, and selects the utility rate
13 which meets their needs; and

14 establishing a compensation for the first and second parties for
15 acting on the behalf of the consumer to provide the cost savings realized
16 by the consumer by the selection of the utility rate.

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18 34. A computerized method as claimed in claim 33, wherein
19 before performing an audit of the utility consumption information, the
20 method further comprises:

21 establishing predetermined tolerance parameters for auditing the
22 utility consumption information.
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1 36. A computerized method for providing cost savings for utility
2 users, comprising:

3 defining a first database in a first computer;

4 receiving in the first database previous utility consumption
5 information relating to the consumption of utilities by a customer;

6 processing the previous utility consumption information to provide
7 historical billing data relating to the consumption of the utilities by the
8 customer;

9 processing the historical billing data stored in the first database to
10 provide predetermined tolerance parameters which are related to the
11 historical billing data;

12 storing in the first database customer information which includes
13 historical billing data relating to the recent consumption of a utility by
14 a utility customer, the recent utility information having various portions;

15 performing an audit of the recent utility consumption information
16 against the predetermined tolerance parameters to determine whether the
17 recent utility consumption information satisfies the tolerance parameters;

18 determining a cost savings tolerance parameter for the customer;

19 defining a second database in a second computer;

20 receiving into the second database utility rate information which
21 relates to a plurality of utility providers;

22 receiving into the second database the selected portions of the
23 recent utility consumption information relating to the customer, and

1 which satisfies the predetermined historical tolerance parameters, and
2 processing the received utility consumption information to determine
3 potential cost savings for the customer;

4 providing utility rate information which meets the predetermined
5 cost saving tolerance parameters for the selected portions of the utility
6 consumption information to the first database, and wherein the second
7 computer cannot gain access to all of the customer information stored
8 in the first database;

9 receiving into the first database the utility rate information which
10 meets the predetermined cost savings tolerance parameters, and
11 processing the utility consumption information and the utility rate
12 information to provide usage-based, computer viewable data which is
13 associated with the customer's consumption of the utility;

14 providing the customer with computer access to the first computer
15 to view the computer viewable data at a location which is remote to the
16 first computer, and wherein the customer views the computer viewable
17 data related to the consumption of the utility, and selects the utility rate
18 which meets their needs; and

19 calculating a percentage of the cost savings provided to the
20 customer by the selection of the utility rate, and retaining and sharing
21 a portion of the cost savings as an earned fee between the first and
22 second parties.
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1 37. A computerized method as claimed in claim 36, wherein after
2 the step of storing in the first database customer information, and before
3 the step of performing an audit of the utility consumption information
4 against the predetermined tolerance parameters, the method further
5 comprises:

6 assigning an encoded customer identifier to those portions of the
7 utility information which could be employed to identify the utility
8 customer.

9
10 38. A computerized method as claimed in claim 37, wherein the
11 step of receiving into the second database selected portions of the utility
12 consumption information relating to the customer further comprises:

13 receiving into the second database the encoded customer identifier,
14 the historical billing data and utility consumption information relating to
15 the customer.

1 repair services; leasing; telecommunications access and utilization, and
2 governmental and municipal services.

3
4 42. A computerized method as claimed in claim 40, wherein after
5 the step of defining the database in the host computer, and before
6 storing the variable business expense information, the method further
7 comprises:

8 providing a first party database in a first party computer;

9 storing in the first party database customer information collected
10 by the first party, and which relates to the previous goods and services
11 consumption by the customer; and

12 processing the previous goods and services consumption information
13 to provide historical billing data relating to the goods and services
14 consumption by the consumer.

1 43. A computerized method as claimed in claim 42, wherein after
2 the step of processing the goods and services consumption information,
3 the method further comprises:

4 processing the historical billing data stored in the first database to
5 provide predetermined tolerance parameters for the goods and services
6 consumption information; and

7 performing an audit of the current goods and services consumption
8 information relating to the customer against the predetermined tolerance
9 parameters to determine whether the goods and services consumption
10 information satisfies the predetermined tolerance parameters.

11
12 44. A computerized method as claimed in claim 43, and further
13 comprising:

14 providing a second party database in a second computer; and

15 storing in the second party database variable potentially
16 advantageous business expense information direct to the goods and
17 services supplied by the goods and services providers by the second
18 party, and wherein the second computer is coupled in data sharing
19 relation relative to the host computer, and wherein the first party
20 computer cannot gain access to the business expense information stored
21 in the second party database, and the second party computer cannot gain
22 access to the customer information stored in the first party database.
23

45. A computerized method as claimed in claim 44, and further comprising:

preparing computer readable templates by the second party which summarize the business expense information collected by the second party; and

providing the computer readable templates prepared by the second party to the host computer.

46. A computerized method as claimed in claim 45, wherein the step of receiving into the host computer the goods and services consumption information relating to the customer further comprises:

removing the customer's identity and assigning an encrypted identifier which now relates to the goods and services consumption information of the customer stored in the first database; and

providing the goods and services consumption history bearing the encrypted identifier to the host computer, and wherein the second party computer cannot gain access to the customer information stored in the first database.

1 47. A computerized method as claimed in claim 46, wherein after
2 the step of processing the optimal business expense information and the
3 goods and services consumption information to provide usage-based
4 computer viewable data the method further comprises:

5 determining cost savings tolerance parameters for the goods and
6 services consumption history bearing the encrypted identifier; and

7 providing the advantageous business expense information which
8 meets the cost savings tolerance parameters for goods and services
9 consumption history bearing the encrypted identifier to the first party
10 host computer.

11
12 48. A computerized method as claimed in claim 45, wherein the
13 step of providing the customer with computer access further comprises:

14 allowing the customer to select the business expense information
15 which meets their needs;

16 subscribing the customer to the selected business expense
17 information; and

18 after the step of subscribing the customer, calculating a percentage
19 of the cost saving experienced by the customer as a result of the
20 election, and retaining and sharing a portion of the cost saving as an
21 earned fee between the first and second party.

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49. A computerized method for providing cost savings for consumers of goods and services, comprising:

accumulating a goods and services consumption history into a first database for at least one customer by a first party, and wherein the first party assigns an encrypted identifier to the identity of the customer and which relates to the goods and services consumption history stored in the first database;

accumulating variable potentially advantageous business expense information by a second party into a second database, and wherein the first party transmits the goods and services consumption history bearing the encrypted identifier from the first database to the second database;

analyzing in the second database the transmitted goods and services consumption history bearing the encrypted identifier with the variable potentially advantageous business expense information supplied by the second party to determine potential cost savings for the customer;

reporting the advantageous business expense information which provides potential cost saving for the customer's goods and services consumption history;

reporting to the customer the business expense information which provides potential cost savings by the first party;

selecting the business expense information which provides advantageous cost savings by the customer; and

1 sharing a portion of the cost saving realized by the selection of
2 the advantageous business expense information between the customer and
3 the first and second parties.
4

5 50. A computerized method as claimed in claim 49, wherein the
6 step of accumulating utility consumption information further comprises:

7 providing a first party database in a first party computer;

8 storing in the first party database customer information collected
9 by the first party, and which relates to the consumption of goods and
10 services by the customer; and

11 processing the goods and services consumption information to
12 provide historical billing data relating to the consumption of the goods
13 and services by the customer.
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1 51. A computerized method as claimed in claim 50, wherein after
2 the step of accumulating goods and services consumption history into a
3 first database, and before the first party assigns an encrypted identifier,
4 the method further comprises:

5 processing the goods and services consumption history accumulated
6 in the first database to provide predetermined tolerance parameters; and
7 performing an audit of the recent goods and services consumption
8 information against the predetermined tolerance parameters to determine
9 whether the recent good and services consumption information satisfies
10 the predetermined tolerance parameters.

11
12 52. A computerized method as claimed in claim 51, wherein
13 before the step of analyzing in the second database the consumer's goods
14 and services consumption history, the method further comprises:

15 determining a cost savings tolerance parameter for the customer.

16
17 53. A computerized method as claimed in claim 52, wherein after
18 the step of selecting the business expense information by the customer
19 which provides advantageous cost savings, the method further comprises:

20 subscribing the customer to the selected business expense
21 information.

54. A computerized method as claimed in claim 53, wherein the step of sharing the cost saving realized by customer between the customer and the first and second parties further comprises:

remitting payment by the customer to the first and second parties of a part of the cost savings realized.

55. A computer server including a memory defining a database, and a network interface for selective communication with remote computer terminals, the server being configured to:

receive and store in the database utility rate information from a plurality of utility providers' remote computer terminals;

receive utility consumption information from a customer's remote computer terminal and determine an optimal utility rate for the customer from the utility rate information;

process the utility consumption information and the optimal utility rate to provide usage-based, computer viewable data which is associated with the consumer's consumption of the utility; and

transfer the computer viewable data to the customer's remote computer terminal.

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1 56. A computerized system for providing cost savings for utility
2 users, the system comprising:

3 a first computer including a memory defining a first database, the
4 first computer being configured to store in the first database customer
5 information collected by a first party and which pertains to a customer,
6 and being configured to store in the first database utility consumption
7 information collected by the first party, the utility consumption
8 information having various portions, the first computer being configured
9 to perform an audit of the utility consumption information against
10 predetermined tolerance parameters to determine whether the utility
11 consumption information satisfies the predetermined tolerance parameters;

12 a second computer including a memory defining a second database,
13 wherein the second computer is selectively coupled in data exchanging
14 relation relative to the first computer, the second computer being
15 configured to receive into the second database, from a second party,
16 utility rate information which relates to a plurality of utility providers,
17 the second computer being configured to receive selected portions of the
18 utility consumption information relating to the customer which satisfy the
19 predetermined tolerance parameters, and process the received utility
20 consumption information to determine a utility rate which provides
21 potential cost savings to the customer based upon the selected portions
22 of utility consumption information, and wherein the second computer
23 cannot gain direct access to all the customer information stored in the

1 first database, and the first computer cannot gain access to the utility
2 rate information stored in the second database, the first computer being
3 further configured to receive the utility rates which provide the customer
4 with potential cost savings, and to process the utility consumption
5 information and the utility rate to provide usage-based, computer
6 viewable data which is associated with the consumers consumption of the
7 utility, the first computer providing access to the customer to the first
8 computer to view the computer viewable data from a remote customer's
9 computer terminal, the first computer receiving from the customer's
10 computer terminal a selection of the utility rate which meets the
11 customer's needs.

12
13 57. A computer readable medium bearing computer program code
14 which, when loaded into a general purpose computer, causes the general
15 purpose computer to:

16 receive and store variable utility rate information from a plurality
17 of utility providers' remote computer terminals;

18 receive utility consumption information from a customer's remote
19 computer terminal and determine an optimal utility rate from the utility
20 rate information;

21 process the utility consumption information and the optimal utility
22 rate to provide usage-based data which is associated with the consumer's
23 consumption of the utility; and

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1 transfer the usage based data to the customer's remote computer
2 terminal.

3
4 58. A propagated data signal conveying computer program code
5 which, when loaded into a general purpose computer, causes the general
6 purpose computer to:

7 receive and store variable utility rate information from a plurality
8 of utility providers' remote computer terminals;

9 receive utility consumption information from a customer's remote
10 computer terminal and determine an optimal utility rate from the utility
11 rate information;

12 process the utility consumption information and the optimal utility
13 rate to provide usage-based data which is associated with the consumer's
14 consumption of the utility; and

15 transfer the usage based data to the customer's remote computer
16 terminal.